



Division of Insurance

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FOR IMMEDIATE RELEASE

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U.S. Health & Human Services Approves Division of Insurance Shift on Geographic Rating Areas for 2015

Denver – On Thursday, May 15, the U.S. Department of Health & Human Services (HHS) approved the request from the Colorado Division of Insurance (DOI) to shift from 11 geographic rating areas for health insurance, to nine areas for 2015. The (DOI) made the request on May 9 ([5/9/14 News Release "DOI Seeks Shift on Geographic Rating Areas for 2015"](#)).

Geographic rating areas are geographical units made up of metropolitan statistical areas (MSAs), counties or three-digit zip codes, which are used by insurance carriers to price premiums. In moving from 11 areas to nine, the DOI will combine four rural areas into two larger rating areas, while retaining the seven urban areas (or MSAs).

"These larger rating areas spread the risk and costs of health care over a larger population," said Commissioner of Insurance, Marguerite Salazar. "This is the most equitable way of working towards stable premiums in all regions in the state. The Division thanks the HHS for their prompt attention to this request to help the people of Colorado."

Because of this change, the DOI has extended its deadline for insurance carriers to provide plans and rates for 2015, from May 15 to June 6, providing time for insurance carriers to adjust to the new areas.

The HHS approved the change through its Centers for Medicaid and Medicare (CMS) and the Center for Consumer Information and Insurance Oversight (CCIIO).

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The [Colorado Division of Insurance](#) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.

[DORA](#) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.

Consumer protection is our mission.